

From: Benefit Strategies, LLC <amanda@benstrat.ccsend.com> on behalf of Benefit Strategies, LLC <flexgic@benstrat.com>
Sent: Monday, September 19, 2011 4:34 PM
To: Corbett, Kate (DPH)
Subject: Enrollment Period for 2012 FSA is Just Around the Corner!

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2012 FSA Open Enrollment September 19, 2011

Dear HCSA/DCAP Participant:

The GIC 2012 Flexible Spending Account (FSA) Pre-Tax Open Enrollment period will take place from October 3 - November 18, 2011. Save money on federal and state taxes with the Health Care Spending Account (HCSA) for out-of-pocket health care expenses and/or Dependent Care Assistance Program (DCAP) for childcare expenses. **Current participants must re-enroll each year.**

Important Reminder

Rx required for OTC drugs and medicines: As part of the federal Patient Protection and Affordable Care Act, over-the-counter (OTC) drugs (such as Tylenol® and Prilosec OTC®) will no longer be an eligible expense for HCSA benefits unless accompanied by a prescription. OTC expenses incurred on or after January 1, 2011 will require a doctor's written directive. To be reimbursed for doctor-related OTC drugs, you may pay for the OTC drugs and then submit a claim form along with the prescription and the receipt to Benefit Strategies for reimbursement.

What Remains the Same in 2012

- The monthly fee for HCSA and/or DCAP will be \$3.60.
- The maximum HCSA election amount is \$5,000; minimum is \$500.
- If you re-enroll for 2012, claims will be applied to your remaining 2011 balance before deductions are taken from your 2012 account.

Re-enroll Online for 2012 Tax Savings

The GIC encourages all current participants to re-enroll online. Please follow these simple instructions:

- For 2012 benefits, re-enroll online by going to www.benstrat.com.
- Click on the GIC logo under the client links. This will bring you to the GIC FSA enrollment page.
- Click on Participant Login button on this page and follow instructions on how to login.
- Enter your username and password (example: Joe Smith with a Social Security Number of 123-45-6789 would be user name "jsmith6789". Your password by default to log in is "change".) As soon as you login to the site, you will be prompted to change your password and create security questions.
- You can also create your own User Name and Password by clicking on "New User" and follow the directions to access your account.
- Print out, sign and date your online confirmation and give it to your payroll office.
- Be sure to check your pay advice to make sure you are receiving the correct deduction(s).

Remember to save all receipts for any purchases made with the HCSA Benefit Strategies debit card.

For the 2012 open enrollment, online re-enrollment assistance and additional questions, please contact Benefit Strategies, LLC Customer Service at 1-877-FLEXGIC (1-877-353-9442) or visit the GIC website at www.mass.gov/gic.

Sincerely,

The Flex Services Team

Please contact Benefit Strategies at our toll free number for more information.

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